

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
7/15/25 1:51 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

JILL N. MCGINNIS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:22-20931 -GLT

Chapter 13

Related to Docket No. 62

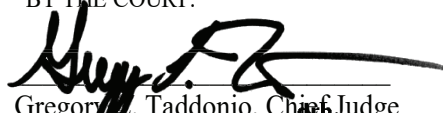
## ORDER OF COURT

15th Day of July, 2025

AND NOW, this \_\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Jill N. McGinnis  
Debtor

Case No. 22-20931-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 15, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Jill N. McGinnis, 260 Mt. Olive Road, Champion, PA 15622-4055                               |
| sp       | + Jennifer M. Casini, Casini & Geibig, LLC, 815 B Memorial Blvd, Connellsville, PA 15425-2665 |
| 15481215 | + Excelsa Health, PO Box 640886, Pittsburgh, PA 15264-0886                                    |
| 15481216 | + Excelsa Health Frick, PO Box 645758, Pittsburgh, PA 15264-5255                              |

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 16 2025 00:11:52 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                 |
| 15498018 | Email/PDF: resurgentbknofications@resurgent.com        | Jul 16 2025 00:11:48 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587     |
| 15481206 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Jul 16 2025 00:12:10 | Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285                          |
| 15481203 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Jul 16 2025 00:12:13 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293  |
| 15492794 | Email/PDF: AIS.cocard.ebn@aisinfo.com                  | Jul 16 2025 00:11:50 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15481209 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Jul 16 2025 00:04:00 | Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789                                 |
| 15481210 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Jul 16 2025 00:04:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125               |
| 15481211 | + Email/PDF: MerrickBKNotifications@Resurgent.com      | Jul 16 2025 00:12:08 | Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001  |
| 15481212 | + Email/PDF: MerrickBKNotifications@Resurgent.com      | Jul 16 2025 00:11:59 | Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001                           |
| 15481222 | Email/PDF: Citi.BNC.Correspondence@citi.com            | Jul 16 2025 00:12:11 | Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040                                    |
| 15481213 | Email/Text: operationsclerk@easypayfinance.com         | Jul 16 2025 00:03:00 | Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081                                    |
| 15481214 | Email/Text: operationsclerk@easypayfinance.com         | Jul 16 2025 00:03:00 | Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018                        |
| 15481218 | + Email/Text: SAABankruptcy@fcbanking.com              | Jul 16 2025 00:04:00 | First Commonwealth Bank, Attn: Legal  |

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jul 15, 2025

Form ID: pdf900

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|----------|---|----------------------|--|
|          |   |                      | Department, 601 Philadelphia St, Indiana, PA 15701-3952                                      |
| 15481217 | + Email/Text: SAABankruptcy@fcbanking.com       | Jul 16 2025 00:04:00 | First Commonwealth Bank, 22 North Sixth St, Indiana, PA 15701-1802                           |
| 15481220 | + Email/PDF: AIS.cocard.ebn@aisinfo.com         | Jul 16 2025 00:11:48 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043         |
| 15481219 | + Email/PDF: AIS.cocard.ebn@aisinfo.com         | Jul 16 2025 00:12:16 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115                                     |
| 15494943 | Email/PDF: resurgentbknofications@resurgent.com | Jul 16 2025 00:11:58 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587       |
| 15488963 | Email/PDF: MerrickBKNotifications@Resurgent.com | Jul 16 2025 00:11:50 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368            |
| 15481221 | + Email/PDF: Citi.BNC.Correspondence@citi.com   | Jul 16 2025 00:12:03 | Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789  |
| 15497714 | Email/Text: bnc-quantum@quantum3group.com       | Jul 16 2025 00:04:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788          |
| 15490228 | + Email/Text: bankruptcyteam@rocketmortgage.com | Jul 16 2025 00:04:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408 |
| 15481224 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:16 | Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060               |
| 15481223 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:11:57 | Syncb/Levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001                             |
| 15481225 | + Email/PDF: AIS.cocard.ebn@aisinfo.com         | Jul 16 2025 00:11:50 | Syncb/walmart, P.O. Box 31293, Salt Lake City, UT 84131-0293                                 |
| 15481226 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:08 | Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                       |
| 15481624 | ^ MEBN  | Jul 15 2025 23:56:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15481228 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:01 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060               |
| 15481227 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:10 | Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015                                 |
| 15481229 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:08 | Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007                               |
| 15481230 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:11:53 | Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060             |
| 15481232 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:10 | Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060             |
| 15481231 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:09 | Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005                               |
| 15481234 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:08 | Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060            |
| 15481233 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:00 | Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005                              |
| 15481235 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:24:55 | Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015                                    |
| 15481236 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:11:46 | Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064             |
| 15481238 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Jul 16 2025 00:12:00 | Synchrony/Ebates, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                    |

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jul 15, 2025

Form ID: pdf900

Total Noticed: 45

|           |                                       |                      |  |
|-----------|---------------------------------------|----------------------|--|
| 15481237  | + Email/PDF: ais.sync.ebn@aisinfo.com | Jul 16 2025 00:12:12 | Synchrony/Ebates, Po Box 965024, Orlando, FL 32896-5024  |
| 15498424  | + Email/Text: bncmail@w-legal.com     | Jul 16 2025 00:04:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 15481240  | + Email/Text: bncmail@w-legal.com     | Jul 16 2025 00:04:00 | Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475    |
| 15481239  | + Email/Text: bncmail@w-legal.com     | Jul 16 2025 00:04:00 | Target Nb, Po Box 673, Minneapolis, MN 55440-0673  |
| TOTAL: 41 |                                       |                      |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/                           |
| 15481207 | *+            | Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 |
| 15481208 | *+            | Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 |
| 15481204 | *+            | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293                     |
| 15481205 | *+            | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293                     |
| intp     | ##+           | Patrick McGinnis, 426 Amos Avenue, Portage, MI 49002-0419                    |

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Brian P. Cavanaugh                  | on behalf of Interested Party Patrick McGinnis bcavanaugh@tdc-law.com bpcsecretary@greensburglaw.com   |
| Denise Carlon                       | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com   |
| Lauren M. Lamb                      | on behalf of Debtor Jill N. McGinnis<br>julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;<br>rlager@steidl-steinberg.com;jsmalls@steidl-steinberg.com;bwilhelm@steidl-steinberg.com |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com  |

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jul 15, 2025

Form ID: pdf900

Total Noticed: 45

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